

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert Joseph Gordon  
Annette Gordon  
Debtors

Case No. 11-07705-MDF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 58

Date Rcvd: Feb 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2017.

db/jdb +Robert Joseph Gordon, Annette Gordon, 6110 Springford Drive, Apt C22,  
Harrisburg, PA 17111-4940  
cr +ETrade Bank, c/o Specialized Loan Servicing LLC, Bankruptcy Department,  
8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
cr +Springford Apartments, 6140 B Springford Drive, Harrisburg, PA 17111-4813  
4008782 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
3984683 BANK OF AMERICA MORTGAGE, 475 CROSSPOINT PKWY, NY2 001 02 14, GETZVILLE, NY 14068  
4052567 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
3984685 +CHARLES TISOT JR, GRANT THOMAS, 125 BERTHA AVENUE, DONORA, PA 15033-1202  
3984687 +CHILDREN'S PLACE PLAN, BILLING/CUSTOMER SERVICE, PO BOX 6403, SIOUX FALLS, SD 57117-6403  
3984689 +CITIZENS CC, 1000 LAFAYETTE BLVD, BRIDGEPORT, CT 06604-4725  
3984690 COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203,  
READING, PA 19602-1152  
3984691 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,  
HARRISBURG, PA 17121-0946  
4033991 +CONSUMER SERVICES ON BEHALF OF E-TRADE, PO BOX 94982, CLEVELAND, OH 44101-4982  
3984693 +DR CLEMENT A GUARLOTTI DMD, 401S MAPLE AVENUE, GREENSBURG, PA 15601-3220  
3984694 +ETRADE MORTGAGE SERVICE CENTER, PO BOX 5452, MOUNT LAUREL, NJ 08054-5452  
3984696 +GMAC MORTGAGE, 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO IA 50704-0780  
3984697 +GOALF/GLELSI, 2401 INTERNATIONAL, MADISON, WI 53704-3121  
4029320 +Great Lakes Higher Education Guaranty Corp, 2401 International Lane, Madison, WI 53704-3192  
3984698 +HSBC/BOSCOV BILLING, PO BOX 15521, WILMINGTON, DE 19850-5521  
3984700 +JIM REGOLA, TAX COLLECTOR, 938 SAINT CLAIR WAY, STE 1, GREENSBURG, PA 15601-3550  
3984701 +LITTMAN & BARCLAY PLAN, BILLING/CUSTOMER SERVICE, PO BOX 6403, SIOUX FALLS, SD 57117-6403  
3984702 +MIKE & BRANDY MACE, 917 THOMPSON STREET, DONORA, PA 15033-2145  
3984703 +PNC BANK, 2730 LIBERTY AVENUE, PITTSBURGH, PA 15222-4747  
3991360 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
3986749 +RBS Citizens, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359  
4055265 +Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
Norristown, PA 19404-3020  
3984704 +SPRINGFORD APARTMENTS, 6140-B SPRINGFOR DRIVE, HARRISBURG, PA 17111-4813  
3984705 +SUSAN J VITALBO, TAX COLLECTOR, 239 WADDELL AVENUE, DONORA, PA 15033-1720  
4132688 +Specialized Loan Servicing, LLC, Attention Bankruptcy Department,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
4056752 +THE BANK OF NEW YORK MELLON, TRUST COMPANY, NA, GMAC MORTGAGE, LLC,  
ATTN: BANKRUPTCY DEPARTMENT, 1100 VIRGINIA DRIVE, FORT WASHINGTON, PA 19034-3204  
3984706 +WASHINGTON COUNTY TAX REVENUE DEPT, 100 W EAU STREET, STE 205, WASHINGTON, PA 15301-4432  
3984707 +WESTMORELAND COUNTY TAX CLAIM BUREAU, 2 N MAIN STREET, STE 406, GREENSBURG, PA 15601-2417  
4299500 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Feb 08 2017 19:09:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
cr +EDI: BASSASSOC.COM Feb 08 2017 19:09:00 ECAST Settlement Corporation,  
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,  
Tucson, AZ 85712-1083  
cr EDI: ECMC.COM Feb 08 2017 19:08:00 ECMC, P O Box 75906, St. Paul, MN 55175  
cr +EDI: PRA.COM Feb 08 2017 19:08:00 PRA Receivables Management LLC, POB 41067,  
Norfolk, VA 23541-1067  
cr EDI: RECOVERYCORP.COM Feb 08 2017 19:08:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
3984682 EDI: BANKAMER.COM Feb 08 2017 19:09:00 BANK OF AMERICA, BANKRUPTCY DEPARTMENT,  
4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410  
3986980 EDI: BANKAMER2.COM Feb 08 2017 19:08:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
3984684 +E-mail/Text: dehartstaff@pamd13trustee.com Feb 08 2017 19:11:22 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
3984686 +EDI: CHASE.COM Feb 08 2017 19:08:00 CHASE, ACCOUNT INQUIRIES, PO BOX 15298,  
WILMINGTON, DE 19850-5298  
3984688 +EDI: CIAC.COM Feb 08 2017 19:08:00 CITIMORTGAGE INC, 1000 TECHNOLOGY DR,  
O'FALLON, MO 63368-2240  
4152928 +EDI: BASSASSOC.COM Feb 08 2017 19:09:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712,  
Telephone: (520)577-1544 (Servicer) 85712-1083  
4010514 EDI: CHASE.COM Feb 08 2017 19:08:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
3984692 EDI: DISCOVER.COM Feb 08 2017 19:08:00 DISCOVER FINANCIAL, ACCOUNT INQUIRIES,  
6500 NEW ALBANY ROAD, NEW ALBANY, OH 43054  
3987126 EDI: DISCOVER.COM Feb 08 2017 19:08:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4047705 EDI: ECMC.COM Feb 08 2017 19:08:00 Educational Credi Management Corporation,  
P. O. Box 75906, St. Paul, MN 55175

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3984695 +E-mail/Text: fnb.bk@fnfg.com Feb 08 2017 19:11:18 FIRST NIAGARA CORPORATE OFFICE,  
726 EXCHANGE STREET, STE 618, BUFFALO, NY 14210-1463

4003270 E-mail/Text: fnb.bk@fnfg.com Feb 08 2017 19:11:18 First Niagara Bank, N.A.,  
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514

4335237 E-mail/Text: bankruptcy.bnc@ditech.com Feb 08 2017 19:10:56 Green Tree Servicing LLC,  
PO Box 0049, Palatine, IL 60055-0049, Green Tree Servicing LLC, PO Box 0049,  
Palatine, IL 60055-0049

4335236 E-mail/Text: bankruptcy.bnc@ditech.com Feb 08 2017 19:10:56 Green Tree Servicing LLC,  
PO Box 0049, Palatine, IL 60055-0049

4013883 +EDI: BASSASSOC.COM Feb 08 2017 19:09:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

3984699 EDI: IRS.COM Feb 08 2017 19:09:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346

4061274 EDI: PRA.COM Feb 08 2017 19:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541

4046889 EDI: PRA.COM Feb 08 2017 19:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

4031607 EDI: Q3G.COM Feb 08 2017 19:09:00 Quantum3 Group LLC as agent for,  
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788

3990189 EDI: RECOVERYCORP.COM Feb 08 2017 19:08:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

3984708 +EDI: WFNNB.COM Feb 08 2017 19:08:00 WFNNB/JUSTICE, PO BOX182273, COLUMBUS OH 43218-2273  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CitiMortgage Inc.

cr\* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

cr\* +Great Lakes Higher Education Guaranty Corp, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3192

cr\* Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049

cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,  
Tucson, AZ 85712-1083

cr\* +Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
Norristown, PA 19404-3020

TOTALS: 1, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 10, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A., as Servicer ASwartz@mwc-law.com,  
ecfmail@mwc-law.com

Bass and Associates PC on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com

Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com

Dorothy L Mott on behalf of Debtor Robert Joseph Gordon DorieMott@aol.com,  
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com

Dorothy L Mott on behalf of Joint Debtor Annette Gordon DorieMott@aol.com,  
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com

Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Kevin Howard Buraks on behalf of Creditor Ringgold School District kburaks@portnoffonline.com

Marc A Crum on behalf of Debtor Robert Joseph Gordon macrum@pa.gov

Marc A Crum on behalf of Joint Debtor Annette Gordon macrum@pa.gov

Steven M Williams on behalf of Creditor Springford Apartments swilliams@cohenseglia.com,  
azortman@cohenseglia.com

District/off: 0314-1

User: MMchugh  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

William Edward Miller on behalf of Creditor The Bank of New York Mellon Trust Company, N.A.  
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 14

**Information to identify the case:**

Debtor 1                    **Robert Joseph Gordon**  
First Name   Middle Name   Last Name  
Debtor 2                    **Annette Gordon**  
(Spouse, if filing)      First Name   Middle Name   Last Name  
United States Bankruptcy Court   **Middle District of Pennsylvania**  
Case number:   **1:11-bk-07705-MDF**

Social Security number or ITIN   **xxx-xx-9012**  
EIN   --  
Social Security number or ITIN   **xxx-xx-8353**  
EIN   --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Joseph Gordon

Annette Gordon  
aka Annie Gordon

**By the  
court:**

February 8, 2017Honorable Mary D. France  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**